

Information to identify the case:					
Debtor 1	<u>Joseph F Figueiredo Jr.</u>			Social Security number or ITIN	xxx-xx-4746
	First Name	Middle Name	Last Name	EIN	__-_____-
Debtor 2	<u></u>			Social Security number or ITIN	____-
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA					
Case number: 12-25318-JAD					

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Joseph F Figueiredo Jr.

1/30/18

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Joseph F Figueiredo, Jr.
DebtorCase No. 12-25318-JAD
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: bsil
Form ID: 3180WPage 1 of 2
Total Noticed: 17

Date Rcvd: Jan 30, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 01, 2018.

db +Joseph F Figueiredo, Jr., 420 Reno Street, Rochester, PA 15074-1824
 cr Duquesne Light Company, c/o Peter J. Ashcroft, 2200 Gulf Tower, Pittsburgh, PA 15219
 cr +OCWEN LOAN SERVICING, LLC, 1100 Virginia Drive, Suite 175, Fort Washington, PA 19034-3278
 cr #+Stewart Title Guaranty Company, 808 Eden Way North, Suite 100, Chesapeake, VA 23320-0745
 13512625 +GMAC Mortgage, LLC, Attn: Payment Processing, 3451 Hammond Avenue,
 Waterloo, IA 50702-5300
 13500295 +Gmac Mortgage, Po Box 4622, Waterloo, IA 50704-4622
 13753105 +OCWEN Loan Servicing, LLC, 3451 Hammond Avenue, Waterloo IA 50702-5345,
 Attn: Pymt Processing
 13953477 #+Stewart Title Guaranty Company, Attn : Jessica Thurbee, Esquire,
 808 Eden Way North, Suite 100, Chesapeake, VA 23320-0745

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 31 2018 01:45:13 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946

13500294 +EDI: RCSFNBMARIN.COM Jan 31 2018 01:38:00 Credit One Bank, Po Box 98873,
 Las Vegas, NV 89193-8873
 13500296 +E-mail/Text: bankruptcy@huntington.com Jan 31 2018 01:45:23 Huntington Natl Bk,
 Po Box 89424, Cleveland, OH 44101-6424
 13500297 +EDI: IIC9.COM Jan 31 2018 01:38:00 Ic Systems Inc, Po Box 64378,
 St. Paul, MN 55164-0378
 13544709 EDI: RESURGENT.COM Jan 31 2018 01:38:00 LVNV Funding, LLC its successors and assigns as,
 assignee of FNBK LLC, Resurgent Capital Services, PO Box 10587,
 Greenville, SC 29603-0587
 13500298 +E-mail/Text: Bankruptcies@nragroup.com Jan 31 2018 01:45:55 National Recovery Agen,
 2491 Paxton St, Harrisburg, PA 17111-1036
 13500299 +E-mail/Text: Bankruptcies@nragroup.com Jan 31 2018 01:45:55 Natl Recover, 2491 Paxton St,
 Harrisburg, PA 17111-1036
 13998579 +Fax: 407-737-5634 Jan 31 2018 02:12:09 Ocwen Loan Servicing, LLC,
 1661 Worthington Road, Suite 100, West Palm Beach, FL 33409-6493
 14381261 +EDI: PRA.COM Jan 31 2018 01:38:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021

TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr GMAC MORTGAGE, LLC
 cr Ocwen Loan Servicing, LLC
 cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 13500293 ##+Citifinancia, 300 Saint Paul Pl, Baltimore, MD 21202-5038

TOTALS: 2, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 01, 2018

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: bsil
Form ID: 3180W

Page 2 of 2
Total Noticed: 17

Date Rcvd: Jan 30, 2018

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 30, 2018 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor GMAC MORTGAGE, LLC agornall@goldbecklaw.com,
bkgroup@goldbecklaw.com/bkgroup@kmlawgroup.com
Edgardo D. Santillan on behalf of Plaintiff Joseph Figueiredo, Jr. ed@santillanlaw.com,
edscourt@debtlaw.com;edscourt@gmail.com;650corpst304bknotbackup15009@gmail.com;eds@debtlaw.com;ed
s.mycfemail@gmail.com;r53999@notify.bestcase.com
Edgardo D. Santillan on behalf of Debtor Joseph F Figueiredo, Jr. ed@santillanlaw.com,
edscourt@debtlaw.com;edscourt@gmail.com;650corpst304bknotbackup15009@gmail.com;eds@debtlaw.com;ed
s.mycfemail@gmail.com;r53999@notify.bestcase.com
James Warmbrodt on behalf of Creditor GMAC MORTGAGE, LLC bkgroup@kmlawgroup.com
Jerome B. Blank on behalf of Creditor OCWEN LOAN SERVICING, LLC pawb@fedphe.com
Jerome B. Blank on behalf of Creditor Ocwen Loan Servicing, LLC pawb@fedphe.com
Joseph A. Dessoye on behalf of Creditor OCWEN LOAN SERVICING, LLC pawb@fedphe.com
Keri P. Ebeck on behalf of Defendant Huntington National Bank kebeck@bernsteinlaw.com
Kevin Rakowski on behalf of Defendant GMAC Mortgage LLC krakowski@blankrome.com,
cooper-m@blankrome.com
Leslie J. Rase, Esq. on behalf of Creditor OCWEN LOAN SERVICING, LLC lrased@sterneisenberg.com,
ddelvechcio@sterneisenberg.com;dbogucki@sterneisenberg.com
Melissa A. Guiddy on behalf of Defendant GMAC Mortgage LLC kingguiddylaw@verizon.net,
mguiddy@kingguiddylaw.com
Melissa A. Guiddy on behalf of Creditor GMAC MORTGAGE, LLC kingguiddylaw@verizon.net,
mguiddy@kingguiddylaw.com
Melissa A. Guiddy on behalf of Creditor OCWEN LOAN SERVICING, LLC kingguiddylaw@verizon.net,
mguiddy@kingguiddylaw.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
Thomas Song on behalf of Creditor Ocwen Loan Servicing, LLC pawb@fedphe.com
William J. Levant on behalf of Defendant Stewart Title Guaranty Company efile.wjl@kaplaw.com
William J. Levant on behalf of Creditor Stewart Title Guaranty Company efile.wjl@kaplaw.com
TOTAL: 19